

AFFORDABLE SALES GUIDELINES*

COUNTY	HONOLULU		FAMILY SIZE: 4								
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	
\$ Income	\$35,650	\$42,780	\$49,910	\$57,050	\$64,170	\$71,300	\$78,430	\$85,560	\$92,690	\$99,820	
4.450%	\$173,800	\$208,600	\$243,400	\$278,200	\$312,900	\$347,700	\$382,400	\$417,200	\$452,000	\$0	Hula Mae
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Hula Mae
5.500%	\$154,200	\$185,100	\$215,900	\$246,800	\$277,600	\$308,400	\$339,300	\$370,100	\$401,000	\$431,800	
5.750%	\$150,000	\$180,100	\$210,100	\$240,100	\$270,100	\$300,100	\$330,100	\$360,100	\$390,100	\$420,100	
6.000%	\$146,000	\$175,300	\$204,500	\$233,700	\$262,900	\$292,100	\$321,300	\$350,500	\$379,700	\$408,900	
6.250%	\$142,200	\$170,700	\$199,100	\$227,600	\$256,000	\$284,400	\$312,900	\$341,300	\$369,700	\$398,200	
6.500%	\$138,500	\$166,200	\$193,900	\$221,700	\$249,400	\$277,100	\$304,800	\$332,500	\$360,200	\$387,900	
6.750%	\$135,000	\$162,000	\$189,000	\$216,000	\$243,000	\$270,000	\$297,000	\$324,000	\$351,000	\$378,000	
7.000%	\$131,600	\$157,900	\$184,300	\$210,600	\$236,900	\$263,200	\$289,500	\$315,900	\$342,200	\$368,500	
7.250%	\$128,400	\$154,000	\$179,700	\$205,400	\$231,000	\$256,700	\$282,400	\$308,100	\$333,700	\$359,400	
7.500%	\$125,200	\$150,300	\$175,300	\$200,400	\$225,400	\$250,500	\$275,500	\$300,500	\$325,600	\$350,600	
7.750%	\$122,200	\$146,700	\$171,100	\$195,600	\$220,000	\$244,400	\$268,900	\$293,300	\$317,800	\$342,200	
8.000%	\$119,300	\$143,200	\$167,100	\$191,000	\$214,800	\$238,700	\$262,500	\$286,400	\$310,300	\$334,100	
8.250%	\$116,600	\$139,900	\$163,200	\$186,500	\$209,800	\$233,100	\$256,400	\$279,700	\$303,000	\$326,300	
8.500%	\$113,900	\$136,700	\$159,400	\$182,200	\$205,000	\$227,800	\$250,500	\$273,300	\$296,100	\$318,900	

1. Based on 2006 median income established by HUD for various family sizes.

The County of Maui provides income limits for Lanai and East and West Molokai.

Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing costs. Most income limits are proportionately based on very low-income limits. Thus, the four-person "60%" income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: 30 years
3. Housing expense of 28% of annual income.
4. Down payment of: 5% for those earning 140% and below median income;
5. Hula Mae Rate: 4.450%

6. Effective June 2005, Hula Mae income and purchase price limits are as follows:

Income limits by family size:

	1 or 2	3+	Purchase Price
Honolulu	\$81,360	\$94,920	\$555,802
Hawaii	\$68,400	\$79,800	\$360,000
Kauai	\$77,520	\$90,440	\$540,000
Maui	\$81,480	\$95,060	\$500,565

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COUNTY	HAWAII		FAMILY SIZE: 4								Hula Mae Hula Mae
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	
\$ Income	\$29,950	\$35,940	\$41,930	\$47,900	\$53,910	\$55,300	\$60,830	\$66,360	\$71,890	\$77,420	
4.450%	\$146,000	\$175,200	\$204,500	\$233,600	\$262,900	\$269,600	\$296,600	\$323,600	\$350,500	\$360,000	Hula Mae
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Hula Mae
5.500%	\$129,600	\$155,500	\$181,400	\$207,200	\$233,200	\$239,200	\$263,100	\$287,100	\$311,000	\$334,900	
5.750%	\$126,100	\$151,300	\$176,500	\$201,600	\$226,900	\$232,700	\$256,000	\$279,300	\$302,600	\$325,800	
6.000%	\$122,700	\$147,200	\$171,800	\$196,200	\$220,800	\$226,500	\$249,200	\$271,900	\$294,500	\$317,200	
6.250%	\$119,500	\$143,400	\$167,300	\$191,100	\$215,100	\$220,600	\$242,700	\$264,700	\$286,800	\$308,800	
6.500%	\$116,400	\$139,700	\$162,900	\$186,100	\$209,500	\$214,900	\$236,400	\$257,900	\$279,400	\$300,800	
6.750%	\$113,400	\$136,100	\$158,800	\$181,400	\$204,100	\$209,400	\$230,400	\$251,300	\$272,200	\$293,200	
7.000%	\$110,600	\$132,700	\$154,800	\$176,800	\$199,000	\$204,200	\$224,600	\$245,000	\$265,400	\$285,800	
7.250%	\$107,800	\$129,400	\$151,000	\$172,500	\$194,100	\$199,100	\$219,000	\$238,900	\$258,800	\$278,700	
7.500%	\$105,200	\$126,200	\$147,300	\$168,300	\$189,400	\$194,300	\$213,700	\$233,100	\$252,500	\$272,000	
7.750%	\$102,700	\$123,200	\$143,800	\$164,200	\$184,800	\$189,600	\$208,500	\$227,500	\$246,500	\$265,400	
8.000%	\$100,300	\$120,300	\$140,400	\$160,300	\$180,500	\$185,100	\$203,600	\$222,100	\$240,600	\$259,100	
8.250%	\$97,900	\$117,500	\$137,100	\$156,600	\$176,200	\$180,800	\$198,900	\$217,000	\$235,000	\$253,100	
8.500%	\$95,700	\$114,800	\$133,900	\$153,000	\$172,200	\$176,600	\$194,300	\$212,000	\$229,600	\$247,300	

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Maui	\$81,480	\$95,060	\$500,565

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COUNTY			FAMILY SIZE:								
MAUI			4								
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	
\$ Income	\$34,600	\$41,520	\$48,440	\$55,350	\$62,280	\$65,700	\$72,270	\$78,840	\$85,410	\$91,980	
4.450%	\$168,700	\$202,500	\$236,200	\$269,900	\$303,700	\$320,400	\$352,400	\$384,400	\$416,500	\$448,500	Hula Mae
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Hula Mae
5.500%	\$149,700	\$179,600	\$209,500	\$239,400	\$269,400	\$284,200	\$312,600	\$341,000	\$369,500	\$397,900	
5.750%	\$145,600	\$174,700	\$203,900	\$233,000	\$262,100	\$276,500	\$304,200	\$331,800	\$359,500	\$387,100	
6.000%	\$141,700	\$170,100	\$198,400	\$226,700	\$255,100	\$269,100	\$296,100	\$323,000	\$349,900	\$376,800	
6.250%	\$138,000	\$165,600	\$193,200	\$220,800	\$248,400	\$262,100	\$288,300	\$314,500	\$340,700	\$366,900	
6.500%	\$134,500	\$161,300	\$188,200	\$215,100	\$242,000	\$255,300	\$280,800	\$306,400	\$331,900	\$357,400	
6.750%	\$131,000	\$157,200	\$183,400	\$209,600	\$235,800	\$248,800	\$273,700	\$298,600	\$323,400	\$348,300	
7.000%	\$127,700	\$153,300	\$178,800	\$204,300	\$229,900	\$242,500	\$266,800	\$291,100	\$315,300	\$339,600	
7.250%	\$124,600	\$149,500	\$174,400	\$199,300	\$224,200	\$236,500	\$260,200	\$283,900	\$307,500	\$331,200	
7.500%	\$121,500	\$145,800	\$170,200	\$194,400	\$218,800	\$230,800	\$253,900	\$276,900	\$300,000	\$323,100	
7.750%	\$118,600	\$142,300	\$166,100	\$189,800	\$213,500	\$225,200	\$247,800	\$270,300	\$292,800	\$315,300	
8.000%	\$115,800	\$139,000	\$162,100	\$185,300	\$208,500	\$219,900	\$241,900	\$263,900	\$285,900	\$307,900	
8.250%	\$113,100	\$135,700	\$158,400	\$181,000	\$203,600	\$214,800	\$236,300	\$257,800	\$279,200	\$300,700	
8.500%	\$110,500	\$132,600	\$154,700	\$176,800	\$198,900	\$209,900	\$230,900	\$251,800	\$272,800	\$293,800	

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Maui	\$81,480	\$95,060	\$500,565

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COUNTY KAUAI			FAMILY SIZE: 4								
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	
\$ Income	\$32,300	\$38,760	\$45,220	\$51,700	\$58,140	\$60,900	\$66,990	\$73,080	\$79,170	\$85,260	
4.450%	\$157,500	\$189,000	\$220,500	\$252,100	\$283,500	\$296,900	\$326,600	\$356,300	\$386,000	\$415,700	Hula Mae
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Hula Mae
5.500%	\$139,700	\$167,700	\$195,600	\$223,600	\$251,500	\$263,400	\$289,800	\$316,100	\$342,500	\$368,800	
5.750%	\$135,900	\$163,100	\$190,300	\$217,600	\$244,700	\$256,300	\$281,900	\$307,600	\$333,200	\$358,800	
6.000%	\$132,300	\$158,800	\$185,200	\$211,800	\$238,200	\$249,500	\$274,400	\$299,400	\$324,300	\$349,300	
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6.500%	\$125,500	\$150,600	\$175,700	\$200,900	\$225,900	\$236,700	\$260,300	\$284,000	\$307,600	\$331,300	
6.750%	\$122,300	\$146,800	\$171,200	\$195,800	\$220,200	\$230,600	\$253,700	\$276,700	\$299,800	\$322,900	
7.000%	\$119,200	\$143,100	\$166,900	\$190,900	\$214,600	\$224,800	\$247,300	\$269,800	\$292,300	\$314,800	
7.250%	\$116,300	\$139,600	\$162,800	\$186,100	\$209,300	\$219,300	\$241,200	\$263,100	\$285,000	\$307,000	
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8.000%	\$108,100	\$129,700	\$151,400	\$173,100	\$194,600	\$203,900	\$224,200	\$244,600	\$265,000	\$285,400	
8.250%	\$105,600	\$126,700	\$147,800	\$169,000	\$190,100	\$199,100	\$219,000	\$238,900	\$258,800	\$278,700	
8.500%	\$103,200	\$123,800	\$144,400	\$165,100	\$185,700	\$194,500	\$214,000	\$233,400	\$252,900	\$272,300	

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